

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ALABAMA SOUTHERN DIVISION

KENNETH E. HASTINGS,	
Plaintiff,)
v.) CV No. 2:07-cv-01954-SLB
CAPITAL ONE BANK,)
Defendant.)

JOINT STIPULATION OF DISMISSAL WITH PREJUDICE

Plaintiff Kenneth E. Hastings (Hastings), and Defendant Capital One Bank (USA), N.A., formerly known as Capital One Bank (Capital One) through undersigned counsel, hereby stipulate to the dismissal of this action and any and all claims that Hastings has, had and/or may have against Capital One with prejudice. Each party is to bear its own fees and costs.

Respectfully Submitted,

/s/ Joshua H. Threadcraft

RIK S. TOZZI (TOZ001)

JOSHUA H. THREADCRAFT (THR014)

Attorneys for Capital One Bank (USA),

N.A.

STARNES & ATCHISON LLP

Seventh Floor, 100 Brookwood Place

Post Office Box 598512

Birmingham, Alabama, 35259-8512

Telephone: (205) 868-6000 Facsimile: (205) 868-6099

E-mail: RST@starneslaw.com

JHT@starneslaw.com

/s/ John G. Watts

THE WATTS LAW GROUP, PC 15 Office Park Circle, Suite 206 P.O. Box 531168

Birmingham, AL 35253

Telephone: (205) 714-4443 Facsimile: (205) 714-7177

Email: john@wattslawgroup.com

CERTIFICATE OF SERVICE

I do hereby certify that on this the 17th day of May, 2008, I have caused a copy of the foregoing pleading to be filed with the Clerk of Court using the CM/ECF system, which will automatically provide a copy of the pleading to the following:

John G. Watts, Esq. johngwatts@gmail.com

Stan Herring, Esq. herring.ms@gmail.com

{B0835814}

/s/ Joshua H. Threadcraft
OF COUNSEL

{B0835814}